

**COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS
ANNUAL REPORT OF INDUSTRIAL LOAN ASSOCIATIONS
FOR THE YEAR ENDING DECEMBER 31, 2004**

GENERAL INFORMATION

Name And Authorized Location Of Association _____

Name And Mailing Address Of Parent, If Any _____

Federal Identification Number (FIN) _____

Mailing Address (If Different From Authorized) _____

E-Mail Address (if available) _____

Name And Title Of The Chief Executive Officer Of The Association. _____

Provide The Following Information With Respect To Loans Made By The Association During the Calendar Year

SIZE OF LOANS	TYPE OF LOAN					
	COMMERCIAL		MORTGAGE		CONSUMER	
	Number of Loans	Aggregate Dollar Amount	Number of Loans	Aggregate Dollar Amount	Number of Loans	Aggregate Dollar Amount
Up to \$ 5,000						
\$ 5,001 - \$25,000						
\$25,001 - \$100,000						
Over \$100,000						
TOTALS						

State The Range Of Interest Rates (APR) and Points Charged During the Year (Highest and Lowest)

	Interest Rates	Points Charged
Commercial	_____	_____
Mortgage	_____	_____
Consumer	_____	_____

Analysis Of Delinquent Accounts As Of December 31

Accounts Past Due For A Period Of:	NUMBER	DOLLAR AMOUNT
TWO MONTHS.....	_____	\$ _____
THREE MONTHS.....	_____	\$ _____
MORE THAN THREE MONTHS.....	_____	\$ _____
TOTAL.....	_____	\$ _____

BALANCE SHEET
As of December 31, 2004

ASSETS

1. Cash and due from depository institutions		\$	_____
2. Securities			_____
3. Loans receivable			_____
Less: Valuation reserve	_____		
Unearned income	_____		
Net loans receivable			_____
4. Land and building			_____
5. Equipment, furniture and fixtures			_____
6. Other real estate owned			_____
7. Other assets (itemize)			_____
8. Total Assets		\$	_____

LIABILITIES

9. Borrowings from financial institutions		\$	_____
10. Borrowings from individuals			_____
11. Borrowings from shareholders			_____
12. Other borrowings			_____
13. Total borrowed money			_____
14. Accrued interest			_____
15. Accrued taxes			_____
16. Mortgage indebtedness and capitalized lease obligations			_____
17. Other liabilities			_____
18. Total Liabilities		\$	_____

CAPITAL

19. Preferred stock		\$	_____
20. Common stock			_____
21. Surplus			_____
22. Undivided profits			_____
23. Total Capital			_____
24. Total Liabilities and Capital		\$	_____

INCOME STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2004

1. Interest income on balances with depository institutions	\$ _____
2. Interest income on securities	_____
3. Interest income and fees on loans	_____
4. Other income	_____
5. Total income	\$ _____
6. Interest expense on borrowings	\$ _____
7. Interest expense on mortgage and capitalized lease obligations	_____
8. Provisions for loan losses	_____
9. Salaries and employee benefits	_____
10. Expense of premises and fixed assets	_____
11. Other non-interest expense	_____
12. Total Expenses	\$ _____
13. Net income before taxes	\$ _____
14. Income tax expense	\$ _____
15. Net Income	\$ _____

List The Names, Addresses And Telephone Numbers Of All Mortgage Brokers You Did Business With During The Year **Pertaining Only To Mortgage Or Deeds Of Trust On Virginia Residential Properties**. Indicate whether or not compensation was paid for referrals.

[illegible]

Individual To Be Contacted With Respect To Questions Which May Arise From This Report (Name, Title, Address , And Telephone Number):

Provide the (name, title, address and **telephone number, fax number and e-mail address**) for the individual to be contacted with respect to:

(a) Scheduling Examinations

(b) Consumer Complaints

Please list and describe, in detail, any lawsuits which were filed against the licensee during the year.

AFFIDAVIT

State of _____)

County or City of _____)

I, _____, being the _____
of _____

swear or affirm that, to the best of my information and belief, the facts in this report, including any accompanying schedules and statements are true.

Signature

Subscribed and sworn to before me this _____ day of _____, 20 _____

Notary Public